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TAILOR'S MANUAL;

Mr. Stetson

OR

Twenty Years a New England Tailor.

BY ONE OF THE CRAFT.

WORCESTER:
PRINTED BY CHAS. HAMILTON.
MDCCCLVI.

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JUL.

Gratis

Entered according to act of Congress, in the year 1856,
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PREFATORY LETTER.

TO THE READER:

These pages are designed to lead to enquiry into the general management of the clothing business, and in particular to the keeping of books, so that we may, from day to day, be able to know the real condition of our business. And it is hoped that these thoughts may be the means of bringing out, from some more competent source, a work more lucid in its nature, than is in the power of the present writer, and that will be hailed as the panacea so much needed.

In making the following statements and suggestions, the writer has done so without the pretensions of a teacher; he claims no merit as a scholar, even, for his tutors have done their duties to him outside a school room, in the bustle and turmoil of the broad world. Therefore, where there is no pretension, there need be no merriment on account of the inaccuracies of the composition.

THE AUTHOR.

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THE TAILOR'S MANUAL.

ORDER IS HEAVEN'S FIRST LAW, and as this law extends to the most minute objects in nature, may we not apply it to more profit than we do, in the every-day business of common life. There is one class of business, to my certain knowledge, that needs the practical application of this axiom, viz: *that of making and selling clothing.*

The writer has had experience in this trade for nearly twenty years, and the result of his observation during this time, forces him to say that the cause of the failure of so many in this business, is to be attributed more to lack of system, and orderly and well kept books, than to a proper amount of gains in the trade. A great majority of those who carry on the trade of Merchant Tailors and Clothiers, lack the benefits of an early education in close business matters, and have no fixed methods of doing their business. They usually go at an early age as apprentices, to learn the practical part of making garments, and during this important period of their lives, they are mostly confined (at least during working hours,) to associates who are never intending to become business men, and therefore they do not form habits of thinking, studying and discussing matters of business; and hence, when at the age of twenty-one they leave their apprenticeship, they have yet to learn the most important part of their trade, if they are to become successful in carrying on their craft. It is for this class that I now spend this leisure hour, in giving a few hints and suggestions, that may possibly be of some service in guiding their course in this most intricate and perplexing business.

In the first place, we must not be ashamed of our trade. Let it ever be borne in mind that our calling, if properly pursued, is as honorable as any other. *Honesty, knowledge, and wealth* are the distinguishing marks that make classes in society, and in this country these marks are within the reach of all, by judicious management. I do not believe the mass of mankind are naturally dishonest. I do believe the great majority would be honest under fair circumstances, and that those who have acquired the name of being dishonest, have done so, in most instances, by a lack of knowledge, and consequent mismanagement in the conduct of their business.

Our own interests tell us, in the plainest terms, that honesty should stand at the head of the page in all our dealings. There is an innate faculty of the mind, not much discussed, and perhaps not very well understood, by which we perceive the unspoken thought of those with whom we may be dealing. Perhaps nothing is harder to acquire, than the art of concealing the deception which we intend to practice upon others, and which must work to our disadvantage. We may think we are competent to the task, when the party upon whom we are trying to impose has almost a perfect knowledge of our very thoughts. An honest,

straight forward story about any article we have to sell, will do all that can be done.

Clerks are sometimes considered valuable, on the ground that they can tell large and smart stories, and get extra profits. But we should beware of trusting a clerk who will voluntarily deceive and cheat a customer, for we may be certain that he will in turn cheat us. Honest, fair dealing, if we would be successful, should become a habit, fixed and immovable, applying itself to all our little as well as our large dealings. We have all seen the unconquerable power of bad habits, and we understand fully that the principle or power that holds on so tenaciously to a bad habit, would hold on to a good one with equal force, when as well acquired. Hence the great importance of adopting correct systems of management, and healthy maxims of trade, and of nourishing them with fidelity until they have become fixed habits.

Promptness in a business man is a quality that it would be hard to over-estimate, and it applies to little matters as well as great ones. We should not allow ourselves to make a promise, of no matter what magnitude, without fulfilling it. If we promise a vest to be made on Tuesday noon, and do not get it done until Wednesday, we have failed as literally as we should if we had allowed a note of ours to be protested for one thousand dollars. If we promised to meet a man on Tuesday at 3 P. M., 5 P. M. will not do. If we have promised to pay a workman money on Wednesday, Saturday will not answer. If we allow it to run until Saturday, we have failed, and by our failing our workman has failed, and the one he was to have paid has failed, and so on until, perhaps, we might trace it to some one that by its means has failed to pay us. Then let us have promptness as one of our fixed habits.

One of our troubles are little bills. They are the bane of doing business, they are the source and foundation of almost all extravagance, and the prominent and final cause of ruin. If we desire any article for our own or our family's use, pay for it when we obtain it, or let it alone. There are few excuses for deviating from this principle.

If we purchase a bill of goods to be sold in our stores, and it has six months time to run, if by possibility we can get the money and pay it sooner, we should do so. We should keep a constant and untiring warfare against debts, *payable* and *receivable*. The price to be paid for success in business, is eternal diligence and unremitting care. Waste is a matter to be thought of, and it applies to many things and to all things that we call property, and as we all have property (whether we have money or not,) in our time, we should be cautious how we waste it. We feel as though we could do with our time as we choose, for we usually call it our own, but we mistake in this. If we are indebted to any one, we owe our time to those who hold our indebtedness, and it becomes our duty, as honorable men, to turn each day, hour and moment, that is proper, into dollars, dimes and pennies. Our money is only the representative of our hours, and if we waste our time we waste so much money.

Experience has shown that young men, possessed of youth and vigor, are usually too sanguine of success. They only see before them a smooth and steady current to bear them on to fortune, on which they may glide along with pleasure and the most perfect security. But if they would examine this channel by the light of others' experience, they would see clearly many a wreck laid high and dry, and the cause of the same lying directly in their own path.

If we would be successful, it is important that we should learn from all circumstances that come to our knowledge. We are interested to know the cause of failure in business of so many tailors. Undoubtedly it is not from lack of gains ; but we are willing to admit that a great majority of tailors, who do much amount of business, do fail, and it becomes a proper study for us to find the cause. One thing is certain in regard to doing business, that if we make and save more money than we expend, we shall not fail. And the matter we wish to find lies in our own knowledge of what we are really doing ; consequently we must examine into our management, and see if we can discover the cause.

Within the past twenty years, the business of tailoring has changed materially. Except in large cities, the cloth trade was wholly in the hands of traders twenty years ago. They sold the cloths and trimmings, and the customer carried the goods to the tailor, who made them up for him, and on this alone was his dependence for a living. Then came the making and trimming of garments, and finally the trade has wholly come into the hands of the tailors. But the changes in this trade from time to time, have not been carefully noticed by the tailors themselves.

Twenty years ago, the trimmings used for an ordinary coat, worn by our good class of customers, varied in the cost from \$1,00 to \$2,00, whereas they now vary from \$1,50 to \$10,00 and even \$12,00, and this enormous difference has not been carefully looked after. There has been much rivalry in the richness of trimmings, but there has not been a corresponding advance in prices obtained, and on this alone many have failed. The cost of trimmings are, in the great majority of cases, not accurately known. The tailors *guess* they will cost about \$2,00, when perhaps they cost \$3,00 or \$4,00. Most men in the trade are desirous of selling all they can, and, as in all kinds of trade when there is a close competition, the tendency of prices is downward, and customers will buy where they can get the best bargains, as a matter of course, and the tailor who has not a close and precise system of finding out the cost of his garment, gives in in many points to the buyer, from a mere lack of knowledge. For instance, I sell in a year \$6000, and my whole expenses, including my own personal living and store expenses, are \$1500, and at the end of the year I find myself just square ; that is, I have made just my expenses ; it leaves as the cost of the goods that I have bought \$4500, and on this I must have made 33 1-3 per cent. gain. Now if we know this fact, that our sales will only amount to \$6000, and we cannot live and pay our store expenses for less than \$1500, and are by competition obliged to sell at a less gain than thirty-three and a third per cent., it would be the part of wisdom to abandon the business. If we sell a coat that cost us \$14 for less than \$18,67 we shall lose money.

The expenses attendant upon a business of \$40,000 per year, may be closely calculated as follows : store expenses, including store rent, cutters, clerks, lights, fuel, insurance, taxes, express, &c., &c., say

\$4000	}
Personal living of one proprietor, say - - - - -	
Interest on \$9000 capital, and not less for this amount of business, - - - - -	500
1 per cent. for bad debts which is small, - - - - -	
	400
	5800

We here have \$5800 as the ordinary expenses of a business of \$40,000. Now suppose we come out square at the end of the year, we find the cost of the goods we have purchased to be \$34,200, on this the gain

must be 17 per cent., or a coat that cost us \$14 will, placed in the hands of the customer, cost us \$16,38. We still find many things against us in our calculations; we find many goods that go into this sale of \$40,000 that we are willing and anxious to sell at cost, or even much less than cost. For no one will pretend to buy \$35,000 worth of goods in the clothing line, without getting something on his hands that will not *take*. But they must be sold, and it is undoubtedly good policy to sell goods that are passing out of style, for the most they will bring, even if that be much less than they cost. But it is doubtful, I may say bad policy, to sell good styles of good goods for less than they cost, or at a less profit than we know our expenses require to average, for by so doing we injure ourselves and neighbors, and finally do no good to the customers. Suppose for instance my customer wants a coat worth \$20, and I do not have a cloth on hand which, if made in the style he desires, will come to that price, and instead I give him a coat worth \$23 for \$20, ever after I have got to give him just as good a bargain, or he will think I have cheated him. Therefore, by this means I have lost a good customer, or I retain one that is not worth keeping, by my own simple act.

Young men (as I have said,) start in this kind of business very sanguine of success. We will trace what may be familiar at least to some. At an early age (I may better say an early experience, for age is not always material,) he commences the trade of making garments. He obtains for making a coat \$6, he hires girls by the week say at \$4,50, and one girl with his help to press them, will make two coats per week. He employs six girls, and he gains \$45 per week. Truly, says he to himself, this is a rich business. He labors with great energy, and after a time he finds he has made \$500. He begins to notice that others in the business are traders, not mere tailors. He says to himself, my business will support a pressman. He hires one at \$9 per week. He now finds time for other things, and he buys a few cloths and trimmings, and begins the trading part of the business. He sells a coat for \$18, he cuts all the trimmings carefully himself, and calculates he has made \$5,00 on it by working every thing closely. He now says to himself, I am making \$60 per week instead of \$45. He soon begins to think he labors too hard, and must have a boy to do his errands and stay in the shop in his absence, for he has to ride out now and then, as he has much more time than when he did his own pressing. He is in the habit of buying many little things that the \$60 per week will pay for. The idea of danger does not occur to him. Why! I am making \$60 per week *clear gain*, there is no possibility of my missing success.

He buys at first in market of one single house, and buys such goods as he needs and no more, and pays nearly at the time of purchase. Soon he finds a neighbor of his gives a longer credit than he does, and he fancies his neighbor is getting the advantage of him by it. He begins to fear to collect his bills as quick as formerly, for fear his customers will think him poor, or for forty other reasons that run through his mind. He allows his good bills to run longer, and as he needs new goods he buys on time. The trader of whom he buys is well satisfied to sell him. "He is good, no doubt of him. We sell him all he wants, he pays before it is due. He is one of our best customers. Can buy anywhere." And now he is fairly into it. The traders tell him that his neighbor buys a lot of this article, and that article or style is very scarce, and if he does not buy it now he will be crying for it by and by. This article is entirely

new, and No. 1 and 2 tailors of the city have bought so and so of it, and are selling it like hot cakes, &c., &c. The perplexed tailor buys what he needs, and is influenced to buy many things he does not need, and when he gets home he finds himself with a large stock, and must sell. He must sell any way. If he cannot get one price, he must another.

Many flatter him, and speak of him as an extraordinary young man, of great energy. Few succeed like him. He has plenty of money, and in any little enterprise of the village that is called for, he is first on the ground. He now has a nice young man as salesman. The little diminutive tailor's shop, has changed to a Merchant Tailor's establishment. The proprietor, from a common tailor, has become a merchant, and is of some consequence and influence, is respected and esteemed as a generous hearted man and a good citizen. His honor is good. He pays all bills *when they are presented to him*. His workmen feel secure of their pay, and some of them leave their surplus earnings in his hands as a place of security. He becomes known among men. His fame extends to the neighboring villages, in one of which there is a bank. He does business there occasionally, and is well known there as a good man.

The tailor's neighbor and friend keeps a country store, where he buys the little articles for home use, and has a *running* account. They settle, and the tailor finds a balance against him of \$140. He had not thought it so much. He thought it could not exceed \$50, or \$75 at most. He looks it over and finds it correct, (at least so far as he is able to remember.) He finds he has not money enough on hand to pay the whole, and, as his friend is in need of money, he pays \$40, and gives his note due at some time hence, which is discounted at bank, for \$100. The tailor dislikes to give his note. He feels a little like signing his death warrant. But he thinks to himself there is no trouble, I can get it before it matures. And most certainly he will, for this note will occupy many of his waking thoughts, and may perhaps form the subject of some of his dreams during the interval before it matures, and when the note finally becomes due, he has had the money laid safely aside for days previous.

This is only the natural nervousness attendant upon making a promise for the first few times, with the fatal consequences of non-fulfillment so vivid in the mind of a new beginner; but this will soon wear away by use, but it would be better for all concerned, that the first feeling in giving a note should be retained in all its spirit.

The tailor pays his help when they *want it*, he has no stated time of settlement. His books are kept by himself, and they consist perhaps of only one, but more commonly of three, a measure or order book, a journal or day book, and a ledger. His money is taken into and paid out of his pocket, is entered on the day book, or marked paid on the book where the charge may be found. There is no checking up of matters, no balancing of cash, for in many cases no cash book is kept. No means are at hand to detect errors. The bills of goods bought are brought home, and the articles described on them are found, and some are marked and some are not. The bills are not critically examined, nor are the goods carefully measured.

The tailor keeps on with the original \$60 per week before his mind, and says to himself, I made that when I only employed six hands, I now employ ten, and am of course making in the same proportion. In the increase of trade, no system has been adopted to keep run of the cost

of garments. The trimmings are supposed to be about the same as they used to be when he nicely cared for all the little odds and ends himself. After a time, he finds himself short, and he begins to sell at a less price, and uses more efforts to extend his trade. He will ordinarily lay the blame of his shortness to the (great enemy of business men) hard times.

Our pride often plays foul tricks with our judgment. We do not easily see the faults of our own management. We are apt to dodge any question that makes a case against ourselves. Almost anything is easier to believe than that we are wrong or have managed badly. The tailor strives with himself, and argues with his confidant to make his position right, and he has finally brought his mind to believe he is right, when his own convictions in the first instance of any disturbance in his business, are that he ought to examine into the matter, and look at them as they really are. But he dodges himself and extends his trade. He finds new places to buy. He commenced with one, and now has a dozen, all of which are using every effort to sell him. Soon he finds himself with a large stock on hand, a large amount of bills due him, and payments for goods bought maturing. He now finds many of his bills mature or become due before he gets the money to meet them, and soon the parties he owes will want his account settled by his giving his notes, for they want money, and as long as he can pay before the bills fall due, or in a short time after purchase, they do not want his notes; but as soon as they find he allows his bills to become due before they are paid, they will want the amount in notes, so that they may use them at bank for their own accommodation, for it is well understood that it takes large sums of ready money to import goods.

This mode of doing the tailor's business, if he has no friend to back him or loan him money in his needs, will soon find the bottom of the business, for he early learns that when his notes become due, that he has to borrow of some one in the village fifty dollars for a day or two, and may be he will have to borrow of some one else twenty-five dollars to pay the fifty. It soon is found out that he has to borrow money. Why, says one, he's short; the other says he's good, but those who have had bills against him that have lain so quietly, slightly hint in the most modest way possible, that they "have a certain amount to make out," &c., and "if perfectly convenient," &c., &c.

The hands who have allowed their earnings to accumulate in his hands, are suddenly called home for a short time, and they desire the little amount to carry with them. These are all mere dodges to get their pay, owing to a little lack of confidence. The tailor finds some of his accounts past due, and when in market, dodges those places where he is indebted, for he feels ashamed to call without the funds to cancel the demands.

Nothing more is now to be said; his ruin is fixed upon, and the whole credit of it he must charge to himself. He may argue the hardness of the times, the tightness of the money market, or anything he may choose as the cause, but nothing will satisfy even himself that the faults that caused his ruin are not wholly his own.

Now what is the matter? Is there a lack of trade? no; are the times the cause? no; is there a lack of gains? undoubtedly not. Then what is it? This ruin has stole on like some disease of the human system, unperceived. It has been steady in its approaches, amidst a world of

business and apparent prosperity. Do you ask the cause, and the answer may be found in the axiom at the commencement of these pages. Order and system in the management of the business have been disregarded, and this little world of trade has been allowed to run by chance, like a vessel without chart or compass, or even a knotted line to work a course. Nature has given us better instructions, and our own instincts would lead to a better result if we would be guided by them in their better sway. But this picture is not a solitary one, nor is it confined to one age, nor is one generation warned by the follies of the past, to avoid the same dangers. Hence, it is perhaps truly said, that each man must learn by his own experience before he becomes satisfied that what may have been told to him, in the greatest kindness, can be received by him as truth. But wise is the young man that can be guided by the experience of his predecessors, for what he so learns, will be so much saved in the final result.

We will now examine this matter, and see if this picture might not have been different by adopting and following up a system of order. In the first place, the tailor has kept no books, or, if he has, they have been so imperfectly kept that he or any one else could not discern by them how he stands. If he expends \$5 to go to market, or \$1,50 for a horse to ride, or if he has a coat made for himself, or a hundred-and-one things that he finds it convenient to expend money for, there is no account kept of it. He is in the habit of receiving and paying his money, and his pocket is the cash drawer, and his general memory and judgment the cash book.

Now let us introduce a system of accounts, and first let us have a measure book kept after the following plan:

[MEASURE BOOK.]

JUNE 18, 1855.

C.	Simon Lovering, Blk Frock Coat. (Simonis n f l)						
T.	15. 17. 38. 20. 33. 6. 18. 16. 17. 25. 21.	{ Cloth o l e Trim'gs n a f Making f e y	s f a f		20	00	
Jones.							
C.	Blk Doeskin Pants. (Hilger s f e—) 21. 43. 31. 33. 36. 23. 18—	f o f		7	50		
T.							
Lowe.							
C.	Silk Vest. 18. 16. 17. 16. 27. 21.	g a f		5	50		
T.		Done June 24, '55.					
Howe.							
C.	John Haven, Marseilles Vest. 18. 16. 17. 27. 21.	a a f		3	25		
T.		Done June 24, '55.					
Howe.							
C.	Henry Norton, Brown Frock. (a a f cloth.)						
T.	15. 17. 38. 21. 34. 6. 19. 17. 16. 21. 21. 17.—	{ Cloth g f l Trimmings a f e Making g e y	s s l e		15	50	
Jacobs.		Done June 28, '55.					
C.	W. C. White, Pants to Make and Trim. 23. 41. 30 1-2. 30. 34. 20. 16.—	a l y		2	50		
T.		Done June 24, '55.					
Lowe.							
Amount carried forward,				g l f y	f g	a f	

[MEASURE BOOK.]
JUNE 19, 1855.

We have a measure book recording what kind of garment, the name of the maker of the cloth, and the cost per yard, the amount or cost of the cloth used for the garment, the cost of the trimmings, and the amount that you allow for making the garment, and the price you obtain, and the cost, carried into their respective columns, and then added up and carried forward. The letters here used for a cost mark on the word with additions—for cyphers—

S	a	n	g	f	r	o	i	d	l	e	y
1	2	3	4	5	6	7	8	9	0	0	0

The letter C in the space opposite to the name of the ordered garment, denotes that the garment has been cut. The letter T that it has been transferred to the journal, and the name under C and T is the one that you have paid for making the garment, so that no one else can obtain the pay again. Neither would you pay for a garment unless you had such an order on your book. It may be, in the hurry of business at times, that some of your customers might order a garment, and desire it to be cut by a pattern that you may have of him, and, should you fail to place the order on the measure book in its order, when you come to pay the workman, you would find then that the garment had not been charged, and thereby detect the omission. If the garment should prove faulty in the make, you know to whom to lay the blame. If you found upon cutting and trimming up the garment, that you had sold it too low, you will be guided by it for a future sale.

The amount of the cost and sale should be regularly added up and carried forward to the end of each month, and the amount for each month should then be transferred in amount to the journal and ledger, to the accounts of merchandise, and gain and expense accounts. The amount of the cost of the sales belong to the credit of merchandise account, as all you sell makes the amount of your stock so much less.

The difference between what your goods cost and what you sell them for, is your gain, and should go to the ledger, to the debtor of gain and expense account, gains being the offsets to expense. It is of the utmost importance that all these little forms and checks should be rigidly lived up to. The worst consequences flow from self-deception. Upon cutting a coat, the amount of cloth used should be put down at the time, always allowing full measure on account of shrinkage and waste. You then have a card with all the trimmings written out upon it, that you can ever use in any garment of the coat kind. You can note in your mind, as you place the trimmings in the job, the amount you use of each kind, and after you have rolled up the job, take this card, and with your pencil mark on a slip of paper the cost of each item. This card will remind you of all there can be in the job.

TRIMMINGS CARD.

- Alpaca.
- Silk.
- Sleeve Linings.
- Buttons.
- Sewings.
- Canvas.
- Padding.
- Wadding.
- Interlining.
- Binding.
- Cord.
- Velvet.
- Cuff Facings.
- Pockets.
- Stay Linen.
- Buck Pads.

This trimming card will do the work you need of it for all coats. The trimmings for pants and vests do not vary enough to make it important to figure up separately for each one, as they will not ordinarily vary many cents, but always be sure that you get them as much as they are. It is better that they be more than less. Do not think it too much work to figure up these trimmings. After you have accustomed yourself to do it, you will find it the work of no more than one minute; but the importance of keeping them exactly, you can hardly estimate.

The next thing in order is a journal or day book, and is intended to receive the records of all your daily transactions. In making the entries, your study should be to give a clear understanding of the matter you wish to remember. It should be done in such a manner, that any one else can understand it as well as yourself, without any explanation from you, or that you could understand the matter fully, after all the circumstances attendant upon the transaction are wholly passed from your mind. It is usually a fault with some good book-keepers, that they seem to be fearful of using too much paper, and do not write out fully the understandings or contingents that are frequently attendant upon settlements, and charges of a complicated nature. Many things that are of importance to remember, as connected with business transactions, are thought to be trivial from the fact that they are well understood at the time, but after the lapse of years, you turn to the naked entry on your journal, and you find that all the circumstances attendant upon the matter have passed from your mind, and it may be that the entry will not be explicit enough to be a good defence in a law suit, and you have lost the means by forgetfulness that you once had, and you become the victim in consequence.

When you date any transaction, as of course all transactions should bear a date, always place the whole date, say—June 18, 1855. Many are careless of the last, or year, and will go on through a great part of a book without once giving the yearly date. If you copy the matter that you place on your journal, or bring it from some blotter or measure book, you should be particular to state where it came from, and also where the matter has been transferred to from the journal.

In law the first entry, when the article is sold, is the one that you will be obliged to produce in court to substantiate your claim; for the law says or acts upon the principle, that the first understanding of the matter will be the most correct, and it allows of a doubt when the thing has been copied, for there may be an error in the work of copying, and the principle of law in all cases is, that you shall produce the best evidence of the matter that exists. Hence, if you have a clerk who has made an entry on your blotter, and he is to be found, you will be obliged to produce him, to substantiate your claim, a record of which he made while in your employ, unless you can prove by good testimony otherwise, that the party you are prosecuting had the goods for which you are claiming payment.

All items or charges upon the journal are to be posted to the ledger, and the page indicated upon the margin of the journal, where the same has gone or may be found. And after the work has been done, you should carefully examine the whole by check marking, to detect errors if any exist. This may be done monthly, say after you have made all the entries and closed all the transactions for the month of May. You can commence with your measure book and make a check mark on each item transferred to the journal, and also the same with the journal to the ledger, each item bearing a mark that will indicate to you that the thing has been so checked.

[JOURNAL.]
MONDAY, JUNE 18, 1855.

Post Mark. Page line of Ledger.	P	140	Simon Lovering, (M. B., June 18, '55,) Dr. To 1 Black Frock, - - - \$20,00 " 1 " Pants, - - - 7,50 " 1 " Silk Vest, - - - 5,50		33 00
	P	130	John Haven, (M. B., June 18, '55.) Dr. To 1 Marseilles Vest,		8 25
			Henry Norton, (M. B., June 18, '55,) Dr. To 1 Brown Frock Coat,		15 50
			W. O. White, (M. B., June 18, '55.) Dr. To Making and Trimming Pants,		2 50
			John Rider, (M. B., June 19, '55.) Dr. To Making and Trimming Vest,		2 50
			James Harney, (M. B., June 19, '55,) Dr. To Making and Trimming Frock Coat,		10 50
			Alonzo Marsh, M. B., June 19, '55.) Dr. To 1 pair White Linen Drilling Pants.		5 50
			John Haddock & Co., (Bill Book,) Cr. By Merchandise as per bill June 15, '55, \$94,71 " " " " " 21, 55, 60,29		155 00
			James Suavity & Co., (Bill Book,) Cr. By Merchandise as per bill June 5, '55,		109 16
			John Morose. (Expense Book,) Cr. By Rent of Store from April 1st, '55, to May 1st, '55, at \$400 per year,		33 33

[JOURNAL.]
JUNE 30, 1855.

P	114	Henry Hamblin, (Expense Book,) Cr. By salary for the month of June, 26 days work at \$1,25 per day,		32 50
P	116	Benjamin Russell, (Expense Book,) Cr. By salary for the month of June, 1855, 26 days, at \$1,50 per week,		6 50
		Merchandise Account, Dr. To amount of Goods purchased in the month of June, as per bill book,	691 16	
		Cr. By amount sold as per sales book for the same time,	763 42	
		Gain and Expense Account, Dr. To amount gain for June, '55, as per sales book,	211 68	
		Cr. By amount of expenses for June, '55, as per expense book,	103 20	

Post Mark.

Page line of Ledger.

In adopting the form of a ledger for tailors' use, it is important to have in some form, a petty ledger, for accounts of only one item or charge each, thereby saving the opening a regular page for charges that are only to stand until the goods are delivered, as this page may not again be used. The most convenient manner of having a petty ledger, is to have the first end of your regular ledger made like a regular index book, leaving more or less leaves to each letter of the alphabet, and all accounts of the above description placed under the letter of the name. In this form your ledger work is always together instead of as some do have, a separate book called the petty ledger. The following examples of ledger will show the forms of ledger work.

It is important also that you have a few pages in your ledger to receive accounts that are bad or doubtful. When any account becomes so in your mind, settle it on the page where it was originally placed, and carry it to these pages of bad accounts, and when you take off a list of the balances due you to find your assets, you will pass this as worthless. But still you will have the names, date, and amount of these several worthless bills, in a convenient form to refer to if any chance occurs for collecting them, and then what you do so collect will be a clear gain in your business. But you will find that all the clear gains you make in this way, will usually be covered by new ones, so that you may as well be quite liberal in selecting accounts to place upon the bad list, for it is not well to be deceived in the estimate you make of your own assets. You will feel better to have them turn out worth more than you have estimated them, than less.

[PETTY LEDGER OR SUNDAY ACCOUNTS.]

Feb. 11, '55.	Aborn, John.	112	6 50	Cash
" 22, "	Arnold, James H.	130	16 50	
" 26, "	Adams, Sumner T.	133	12 50	
Mar. 11, "	Allen, Wm. P.	139	33 25	Mar. 27, " Cash
" 20, "	Aldrich, Samuel.	145	8 00	April 2, " Cash
April 15, "	Andem, Benj.	148	19 00	
" 17, "	Annes, Abraham,	151	24 75	May 1, " Cash
" 23, "	Allen, Silas M.	154	17 50	
May 6, "	Alden, Jacob.	169	21 75	

[LEDGER.]

ACCOUNTS TO PROFIT AND LOSS.

				C.B.	6 50
Nov. 11, '52.	Oakley, James,	160	11 71		
Dec. 14, '52.	Sanborn, Richard,	160	16 94		
Feb. 6, '53.	Draper, Lewis,	160	27 46	Apr. 11, '55	In full settlement.
Mar. 10, '55.	Sweeney, Patrick,	189	13 00		
May 6, '53.	Foster, Salem,	189	4 63		
July 7, '53.	Dickson, John,	189	1 25		
Sept. 14, '53.	Sampson, Peleg,	212	2 50	Jan. 11, '54	Cash, - - - 1 50
Nov. 14, '53.	Dryden, Walter,	212	34 50	Jan. 11, '54	" " - - 15,00
Jan. 2, '54.	Slowley, John F.,	230	1 19		
Jan. 9, '54.	Naping, James S.	242	21 75		
July 16, '54.	Noggs, Freeman,	242	17 00		
April 16, '54.	Faithless, Danforth,	260	3 47		

[LEDGER.]

1

MERCHANDISE ACCOUNT.

[LEDGER.]

GAIN AND EXPENSE ACCOUNT.

Dr.	Cr.
Aug. 1, '54. Balance of assets,	1916 13 Aug. 31, '54. Amount of Expense,
" 31, '54. Amount gain,	246 137 73 Sept. 30, '54. "
Sept. 30, '54. "	267 213 98 Oct. 31, '54. "
Oct. 31, '54. "	289 378 98 Nov. 30, '54. "
Nov. 30, '54. "	310 419 04 Dec. 31, '54. "
Dec. 31, '54. "	330 306 53 Jan. 31, '55. "
Jan. 31, '55. "	346 136 36 Feb. 1, '55. Personal Account,
Feb. 1, '55. Over assets,	46 51 " 1, '55. Balance forward,
	<u>3555 26</u>
	<u>3555 26</u>
	<u>3555 26</u>
Feb. 1, '55. Balance brought forward,	2458 98 Feb. 28, '55. Amount of Expense.
" 28, '55. Amount gain,	360 143 72 Mar. 31, '55. "
Mar. 31, '55. "	371 290 31 Apr. 30, '55. "
April 30, '55. "	380 404 81 May 31, '55. "
May 31, '55. "	396 389 18 June 30, '55. "
June 30, '55. "	416 211 68
	<u>3555 26</u>
	<u>3555 26</u>
	<u>3555 26</u>
Feb. 1, '55. Balance brought forward,	2458 98 Feb. 28, '55. Amount of Expense.
" 28, '55. Amount gain,	360 143 72 Mar. 31, '55. "
Mar. 31, '55. "	371 290 31 Apr. 30, '55. "
April 30, '55. "	380 404 81 May 31, '55. "
May 31, '55. "	396 389 18 June 30, '55. "
June 30, '55. "	416 211 68
	<u>3555 26</u>
	<u>3555 26</u>
	<u>3555 26</u>

[LEDGER.]
CASH ACCOUNT.

Dr.	Cr.
Aug. 1, '54. Cash Balance,	
" 31, '54. " Received,	
Sept. 30, '54. " "	246 419 97 Sept.
Oct. 31, '54. " "	267 511 71 Oct.
Nov. 30, '54. " "	280 1560 83 Nov.
Dec. 31, '54. " "	310 661 90 Dec.
Jan. 31, '55. " "	330 31, '54.
	346 330 221 19 Jan.
	346 862 15 Feb.
	4450 93
	202 94
Feb. 1, '55. Balance on hand,	

[LEDGER.]

SIMON LOVERING.

Cr.				
Dr.	SIMON LOVERING.	C. B.		
Mar. 16, '54	Sundries,	216	July 6, '54.	23 91
May 4, '54	"	230		<u>23</u> 91
June 5, '54	"	251		<u>=</u>
May 5, '55	Sundries,	310		
June 18, '55		350		
		33 00		
		4 71		

JOHN HAVEN.

[LEDGER.]

JOHN HADDOCK & CO., BOSTON.

Cr.

Dr.

Jan. 5, '55.	Cash and discount,	c. b.	380	56	Oct. 11, '54.	Merchandise,		210	219 00
					Nov. 15, '54.	"		230	161 56
Feb. 4, '55.	Cash and discount,	c. b.	319	47	Dec. 19, '54.	"		240	319 47
			713	22	Feb. 14, '55.	"		247	206 09
Apr. 14, '55.	Cash and discount,	c. b.			Mar. 6, '55.	"		260	507 13
						May 11, '55.	"	263	402 31
						June 5, '55.	"	278	94 71
						" 21, '55.	"	300	60 29

Dr.									

Dr.									

HENRY HAMBLIN.

Dr.									

Dr.									

LEDGER.—PETTY AND SUNDRY ACCOUNTS.

The first example given, comprises the single account as I have before explained. The marks on the margin of the journal to indicate where the account has been transferred, when you carry them to this part of the ledger, will be the letter commencing the name, instead of the number of the page, as would be the case when the account has gone to a regular page of the ledger.

MERCHANDISE ACCOUNT

Stands on the ledger the same as an individual, and is accountable for goods you buy, being charged in the first instance with all the stock you may have on hand, and all items that you receive from time to time, and must be credited with the cost of all you sell ; and if this account is correctly kept, will show you at any time the amount you should have on hand, by adding and subtracting. The object of taking account of stock will be to find whether this account is correct, and if found wrong to rectify the book, so that the book will show the actual amount on hand.

LEDGER.—GAIN AND EXPENSE ACCOUNT.

This account represents the value of your assets, or what you are really worth. The debtor side represents the balance you have on hand, and all the gains that you accumulate are to be added. The credit side receives the expenses, as they are found and brought forward from the expense book, and also your own personal account, at the periods of settlement, (your own account being thereby settled on your regular page on the ledger.) The balance so found is the value of your assets, for a new starting point.

LEDGER.—CASH ACCOUNT.

This account may or may not be kept, as you like. The particular value to be derived from it is, to know the usual amount of funds that you can calculate upon receiving in different months ; so that if you are called upon to give notes in settlement of your bills, you will not make too many that will fall due in a month that will not produce sufficient funds to cancel them. You may also find by this account, in connection with others, what is or ought to be due you, and also what you are owing. For instance, if you wish to find what there is due you without examining through your ledger, all you have to do will be to find what was due to you on the first of February, (the time when you took a general account of stock,) and add to it the whole amount of your sales with your gains included, and then deduct the amount of cash you have received. The balance will be the amount that is owing to you, if all is correct. In order to find the amount you are owing by this cash account, you will find what you were owing on the first of February, add to it all that you have bought since and the whole amount of your expense account, and having

deducted the whole amount that you have paid, the remainder will be what you still owe.

Amount payable February 1st, '55,	1200,00
" bought since to June 30, '55,	4649,00
" Expense ac'nt to June 30, '55,	531,79
	6380,79

Deduct cash paid out.

Whatever you have paid out during the time, has been paid for one of these items, so that the whole amount you have paid is to be deducted from this amount, and the balance will be your present liability. The other work upon the ledger needs no remark, as all must understand the *original* and *primitive* way of condensing accounts upon a ledger.

The Daily Cash Book is next given in form, and is to receive all items of cash, either received or paid out, and each item is to be posted to the place where it belongs, and the whole settled regularly. Say, in a business of 6000 per year, do not allow the cash book to run longer than three days, and in a business of more than 6000 per year, it should be settled each day. You may think when there are only a few transactions that it is of no consequence to settle often, but on no account allow yourself a habit of negligence with this important book. It is the connecting link whereby you may trace all your transactions, and, if any adversity overtakes you in your business, this book will tell the story of your transactions, and will either make you a good character, or will blast your fame for future operations, as a business man, and perhaps as an honest man. Ever keep this cash book open and fair, with correct and frequent settlements.

Many good book keepers copy all the transactions from the cash book to the journal, but in our trade it is not important so to do, for the cash book itself is as important a record to preserve, as any connected with our business, and the labor of copying may be dispensed with, by posting directly from the cash book. All items of cash paid for work to goods you manufacture belong to the debtor side of merchandise account, as so many goods bought; hence the amount in some form must be carried to that account. My way of getting this item of goods bought, *i. e. work-bill*, is to carry each amount paid for work *short in the lines of payouts*, on the cash book, and post the amount so added up to bill book. In this way the work bills find their way into the account of merchandise bought at the end of the month. I also add up the amount of actual cash received and the amount paid out, and the total of each of these amounts are carried to the debtor and credit side of cash account on the ledger.

[CASH BOOK.]
MONDAY, JUNE 18, 1855.

		Cash Balance,		141	67
P	B	Geo. Boynton,	6 50		
P	140	Geo. Hall,	18 71		
P	R	Samuel Rawson,	9 75		
P	113	Henry Nonten,	4 75		
P	S B	Sales as per Blotter,	16 51		
		Over Cash,	16	56	38
					198 05

Tuesday, June 19, '55.

		Cash Balance,			
P	H	John Hayenes,	75		
P	H	Samuel Higgings,	1 25		
P	119	James Hemphill,	46 31		
P	126	Salem Rodman,	13 50		
P	M	Alvin Mendon,	21 00		
P	S B	Sales as per Blotter,	12 38	95	19

176 74

[CASH BOOK.]
MONDAY, JUNE 18, 1855.

				Work			
P	w	71	James Kelley,	5 00			
P	w	76	Susan Roberts,	6 00			
P		175	John Haddock & Co.,		100 00		
P	Exp.		Express,		25		
P	Exp.		Fluid,		75		
P Bill W		16	John Scanlin,	4 50	15 50	116 50	
			Condition { Bills,	—	—	—	
			of Cash. { Specie,	78,00	3,55	81 55	
				—	—	198 05	

Tuesday, June 19, '55.

P	Loss		Samuel Hemphill,	Discount,		31	
P		161	Benjamin Russell,			4 00	
P	w	16	John Scanlin,	5 00			
P	w	34	Michael Sweeney,	6 25			
P	w	46	Miss Sullivan,	1 50			
P	Exp.		Fluid,			75	
P	Exp.		Express,			25	
P	Bill		1 Gross Buttons, C. B. & Co.,			1 00	
P	Exp.		1 Broom,			38	
P	Bill				12 75	19 44	
			Condition { Bills,	\$131,00			
			of Specie,	630			
			Cash. { I. Savage Ck.,	20,00			
				—	—	157 30	
				—	—	176 74	

An Invoice or Bill Book is simply to receive all goods bought in any form, and all little amounts from your cash book, either for work bills, or for small items that you may not have a written bill of, are to be posted directly to this book, and this book is to be footed up and the amount carried to the journal at the end of the month, in gross, and each that is to go to a ledger account to be journalized separately, and place each item unpaid on your time book, and the thing is complete.

[BILL BOOK.]

Time B.	137	James Hovey & Co.,	June	4, 6 M.	137	39
Time B.	137	John Haddock & Co.,	"	11, 6 M.	119	50
Time B.	137	A. Wyman,	"	15, 4 M.	76	45
—	C. B.	Work Bill,	"	18, Cash.	15	50
—	C. B.	" "	"	19, "	12	75
—	C. B.	1 Gross Buttons,	"	" "	1	00
Time.	137	John Haddock & Co.,	"	15, 6 M.	94	71
Time.	137	" " "	"	21, 6 M.	60	21
—	C. B.	Work Bills,	"	22, Cash.	16	34
—	C. B.	John Haley & Co.,	"	24, Cash.	71	96
—	C. B.	Work Bill,	"	" Cash.	16	00
Time.	137	John Haddock & Co.,	"	29, 6 M.	69	35
Journal, Page 116—					691	16

Expense Book is for the purpose of engrossing your items of expenses, and may be kept directly upon the ledger. But to save the large amount of ledger room, and have the items in a proper place for reference, I think it a good way to have a small Twenty-Five Cent Book, long and narrow, which you may find at any book store, and post on to this book, and carry them at the end of the month to your ledger.

[EXPENSE BOOK.]

June, 1855.

		C. B.	
5	Express,	C. B.	25
6	Fluid,	C. B.	75
9	Insurance,	C. B.	21 00
10	Charcoal,	"	2 00
12	Horse and Carriage, (Dunning.)	"	1 50
14	Postage Stamps,	"	99
"	Wrapping Twine,	"	75
18	Express,	"	25
"	Fluid,	"	75
19	Express,	"	25
"	Fluid,	"	75
"	Broom,	"	38
24	Express,	"	50
29	Fluid,	"	75
30	Henry Hamblin,		32 50
"	Benj. Russell,		6 50
"	Rent of Store 1 month,		33 33
P	Jou'l Page.		103 20

Bushelling Book (marked B. B.) is intended to keep run of all altering and repairing of old work, the price of doing it to be carried into the outside line, and the cost of doing all to be placed on the inside line. If you make an alteration in a garment for which you get no pay, the cost of doing it should be placed in the inside column the same as others, but no price carried, of course, to the outside column. Both columns are to be added up at the end of each month, and transferred in amount to the regular columns of the Measure Book, as the loss or gain from this belong with your measure book sales.

[BUSHELLING BOOK.]

JUNE, 1855.

8		James Harper,	gra	f	58	18
C	116	Coat Repaired, new Lined, &c., Trim'gs, i 1,13 8 Hours, s l y 1,33	sif		2	46
10th						
	Exp.	Henry Norton, Vest altered, 1 Hour,			sa	
11th						
C	116	Samuel Balcom, Pants Repaired and Pressed. Trim'gs, s n 25 3 Hours n i 50			f s	75
		Transferred to Measure Book, June 30, '55.	g	ion	61	34

LOSS AND GAIN.

Under this title I keep a book which may not improperly be called the broom that sweeps up the loose fragments, that do not seem to belong anywhere else, and preserve good order and looking books. I keep it upon a small size 1-2 sheet plain ruled book that costs but a trifle, and use each end of the book. One end of the book I mark (small gains,) the other I mark (loss and cut downs.) Small gains are derived from interests you receive on your bills, and from discounts that you get off from your bills paid before they become due, and any other little gain that may accrue to you in your business, that does not properly belong with the gains made in the regular sales of your goods. If you mark any advance on your goods, it belongs on this book.

The loss account is to receive discounts made from bills receivable, cut downs on your stock ; goods once sold and returned are to be entered on this, and any loss connected with your trade that does not properly belong elsewhere, is to be entered on this book, and this is to be added up and settled at the time when you take account of stock and verify your books. The mark for posting to these accounts; instead of a page number in the margin of the item to be posted, I place the words 'loss' or 'gain,' to signify where the item has gone.

SMALL GAINS.

June 1, '55.	Amount brought over.	98	76
" 5, '55.	Discount of Interest on H. I. & Co.'s bill,	C. B.	4 18
" 8, '55.	Interest on C. Sampson's Account,	C. B.	46
" " '55.	Discount of 4 per cent. on S. Dormesm's bill,	C. B.	6 59
" 12, '55.	Interest on John Hickson's note,	C. B.	7 50

LOSS AND CUT DOWNS.

SOLD FOR. | COST. | LOSS.

1855.		Amount Brought Over,	119	31	91	67	59	14
June 12.	c. b.	Discount on Nahum Hadley's bill,						67
" 14.	Blott'r	D. Harrison's Coat returned,	18	00	13	50	4	50
" 15.	"	S. D. Hyatt, Pants & Vest not call'd for	13	00	10	00	3	00
" 19.	c. b.	Samuel Hemphill, Discount on bill,						31

BLOTTER.

JUNE 18, '55.

Silk,	17	08
2 doz. Buttons,	16	14
2 1-2 yds. Cloth,	3 12	1 25
Silk Hdkf,	1 13	37
Neck Stock,	75	25
1 pr. Gloves,	37	13
1 pr. Braces,	25	12
2 yds. Broad Cloth,	6 00	1 50
Cravat,	58	14

Cash Book, 16,51

12 53 3 98

June 19, 1855.

C	116	James Hardy, To Trimmings for 1 Vest,	Dr.	n i	50
		Solomon Daniels,	Dr.		
		To 1 pr. Gloves, n i 50			
		" 1 Cravat, f y 67			
		" 2 pr. Socks, f l 75			
		" 4 Collars, g e 67		s o i	259
		Luther Bemis,	Dr.		
		To 1 Linen Coat, s l y 125			
		" 1 Neck Tie, a f 42		s a f	167
		Leonard Fisher, for Son,	Dr.		
		To 1 Neck Tie, a f 34			
		" 2 Collars, a y 30		g f	64
		n i s s r d			
		June 19, 1855.		=	=

Journal page line.

Some keep these accounts on a slate, but a regular book is much better. Most book stores have on hand a book made on purpose for this work, with a blotting paper bound in between each two pages. These several amounts may be taken off, added up on a slate at the end of each month, and carried to the Journal and Ledger.

All this work is to be regularly copied on to the Journal.

In laying out these simple forms of books, the writer has given an outline of his own books kept by himself, in the business of clothing. He would by no means have it understood that these forms are perfect, or that a vast number do not keep their books by a more perfect system. These forms, one after another, have been adopted, as the necessity for checks have become apparent in conducting the business; and in adopting them it has been done with a view to attain the object sought for in the most easy and common sense way.

The measure and expense books are the ones to be watched with great care. But to be really successful under the present close competition in trade, the whole system of books must be carefully kept and closely looked after. The expenses of doing business, when viewed separately, seem small, but when condensed upon the ledger, are found to foot up to a greater amount than the most cautious would have estimated them in the outset; and in the matter of expenses there will be no discount, but if there is any variation, they will be more than was anticipated. But in the matter of gains the reverse is the case. They at first appear to be sufficient to satisfy our reasonable desires or expectations, but after a time we find that by a nicely kept set of books we are still deceived, from the fact that discounts from bills in settlement are wanted for bad goods, badly made garments, from imperfect cutting, from faded and damaged goods, from dishonest clerks, waste of workmen, and many other things familiar to the experience of all tailors. These all go directly to cut down the amount of our gains. Hence the great importance of having some system of books that will catch as many of the leaks as possible, and measure their quantity; we shall still have enough leaks that we cannot find, after we have done all that books can do. Some will estimate their expenses after this manner,—they will say, my rent is \$4 per week, my boy I pay \$2, my own living costs me \$7, my lights and fuel will cost about \$2, and my incidental expenses cannot possibly exceed \$3. On such an estimate they will go into business, and will never find out the error of the estimate, until they are brought up with a round turn in bankruptcy, and even then they will not know the cause of their ill-success, when one single three months of books closely kept, would have revealed to them that their expenses had absorbed their whole gains, with a balance for some one else to pay, if paid at all.

I have known tailors to have a work shop, and employ girls with a pressman: the rent of the 'shop would be \$150 per year, the pressman \$9 per week, fuel, lights and tools all furnished, and have asked them what they allowed in the cost of their coats after paying the girls, and they have said one dollar, when the number of coats turned out per week through the year would not exceed eight. Of this manifest error it is unnecessary to speak, for it takes \$1,50 for each coat to pay simply the rent and pressman—fifty cents more on each coat will not be sufficient to pay the other expenses.

All expenses in a work shop in any ordinary trade, should be charged to the regular expense account of the concern, for the reason that no system of allowance on each garment, to cover the expenses of the work shop, can, from the very nature of the matter, be otherwise than mere guess work, and guessing under the present close line of gains will not do. Books are what will tell the story. Let them be correctly and closely kept, and by their results we can shape our course.

It is important in doing a considerable amount of credit business, to

have a stated time of settlement, and customers should be made to understand that our terms are to be complied with. Never be fearful of using the little word no. A good rule to be adopted in granting credits is, never to allow ourselves to deliver goods if we have doubts of the goodness of the party. There are strong temptations to vary from this rule, for where a customer calls on us to have a suit of clothes made for him, nothing is said by him about a credit. When the garments are done he calls for them, and does not have the money *then*, but is to have it in a few days. We doubt him, but still we have the goods on our hands, and if he does not take them, we shall be obliged to make a loss on them. Our inclinations are to let him have the goods. We *guess* he will pay for them, and in this way a vast amount of bad debts are made. Many men are entrusted with bills of clothing of from \$30 to \$50, whom we would not, under any circumstances, loan in money so much as even \$5.

The tailor who is most prompt in collecting his bills, will retain his trade the longest; for it is too true that the great majority of those who owe us bills that have become due, and whom we have dunned, will go elsewhere to buy the little articles they need, paying the money for them, and sometimes continuing to do so, until we have collected our bill. Hence it is of the greatest importance that we collect our bills promptly, if we would not ruin our trade, even if we have plenty of means, so that we could if we chose, allow them to run without materially cramping us in funds. We seldom lose a customer by refusing to give him credit, for, not wishing it to become known that we will not trust him, he will rather be inclined to trade with us still, both to show us that we were not correct in judging him to be unworthy of credit *by his conduct*, and to prevent our speaking of the matter. But if one should be offended in consequence of our refusal, and should be inclined to speak ill of us, he is aware we have our remedy by simply telling the cause of his ill feeling, which it is very important for him to conceal. Therefore there should be no fear of using the word *no*, with the most perfect freedom, whenever our doubts or judgment lead us to such conclusions.

We should not allow ourselves to become encumbered with old goods. They should be sold at whatever price they will bring the moment they become undesirable, for they tend strongly to dull our energies in selling. We cannot tell the same agreeable story about old goods, that we can about new, fresh goods; and finally they give our stores a dull and misty appearance, and deceive us materially in respect to the value of our assets if we continue to count them at their cost, when they may be worth much less.

And finally, we should not try to do more than our capital and facilities will warrant.

“Little ships should keep near shore,
Great ones may venture more.”

This little maxim and hundreds of others, from the prolific brain of our nation's greatest philosopher, Benjamin Franklin, will be found well worthy the study of those who are beginners in the world, and to none will they better apply than to those who have chosen the trade of making and selling clothing.

